

Premier Corporate Travel Policy Schedule

Policy Number	713300123
Insured	NZ Lacrosse Association Inc, NZ Amateur Lacrosse Union, NZ Womens Lacrosse Association and/or their subsidiary companies and companies for which they have management control and joint ventures, as now or hereafter constituted, formed or acquired.
Broker	MA Risk Solutions NZ Limited Level 4, 57 Symonds Street Auckland
Period of Insurance	From 27/06/2018 (at 4:00pm) to 27/06/2019 (at 4:00pm) including any subsequent period for which we offer renewal of this policy.
Insured Person (s) / Categories	All employees or directors of the insured or persons authorised by the insured, travelling on overseas authorised business travel or private travel (if declared by the insured) including close relatives of the insured person (if declared by the insured), and where the premium has been paid or has been agreed to be paid.
Scope of Cover	Cover under this policy applies for Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 to all insured persons whilst on a journey (as defined).
Journey Definition	Journey means overseas travel in connection with the business of the insured, including associated, private, personal and family travel outside your country of usual residence, which starts from the time of leaving your home or normal place of business (whichever is left last) and continues until arrival back at your home or normal place of business (whichever is reached first).
Policy Wording	Allianz Global Assistance – Premier Corporate Travel Wording 2017
Trip Duration	One hundred and eighty (180) days maximum.

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Schedule of Benefits

BENEFITS		SUM INSURED	EXCESS
Section 1 – Personal Accident and Sickness			
Part A	Lump sum benefits – Event 1 – 19 Children under 16 years old – Event 1 Children under 16 years old – Event 2 – 19 Surgical benefits – injury	\$250,000 \$10,000 \$250,000 \$5,000	Nil Nil Nil Nil
Part B	Weekly benefits – injury % of salary Benefit period	\$2,000 100.00 104 Weeks	14 Days N/A N/A
Part C	Weekly benefits – sickness % of salary Benefit period Surgical benefits – sickness	Not insured 100.00 N/A \$5,000	N/A N/A N/A Nil
Part D	Lump sum – broken or fractured bones	\$5,000	Nil
Part E	Loss of teeth or dental procedures – maximum \$250 per tooth	\$10,000	Nil
Part F	Rehabilitation expenses – maximum 6 months	\$500 per month	Nil
Part G	Loss of enjoyment of life	\$10,000	Nil
Part H	Dependent child benefit – \$5,000 per child	\$10,000 any one family	Nil
Part I	Partner accidental death	\$25,000	Nil
Part J	Independent financial advice	\$3,000	Nil
Part K	Corporate image protection	\$15,000	Nil
Part L	Partner retraining benefit	\$10,000	Nil
Part M	Premature birth/miscarriage benefit	\$10,000	Nil
Section 2 – Kidnap, Extortion/Ransom			
	Kidnap, extortion/ransom	\$500,000	Nil
Section 3 – Hijack and Detention			
	Daily benefit – maximum sixty (60) days Legal costs	\$500 per day \$50,000	Nil Nil
Section 4 – Medical and Additional Expenses			
	Medical and additional expenses Additional business expenses Trauma counselling Continuous worldwide bed confinement – maximum 100 days	Unlimited \$2,500 \$5,000 \$200 per day	Nil Nil Nil 48 Hours
Section 5 – Allianz Global Assistance Emergency Assistance			
	Allianz Global Assistance Emergency Assistance	Included	N/A
Section 6 – Loss of Deposits, Cancellation and Travel Disruption Expenses			
	Loss of deposits/cancellation Curtailed expenses AIDS/HIV Frequent flyer points Alternative route Volunteer services return home Journey alteration High and extreme risk warnings	Unlimited Unlimited Unlimited \$15,000 \$10,000 Unlimited Unlimited Unlimited	Nil Nil Nil Nil Nil Nil Nil Nil

BENEFITS		SUM INSURED	EXCESS
Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents			
	Baggage and business property (maximum)	\$25,000	Nil
	- Limit per one item	\$5,000	Nil
	- Electronic equipment	\$10,000	\$250
	- Money/travel documents	\$5,000	Nil
	- Baggage mislaid	\$5,000	Nil
	- Coins and bank notes	\$5,000	Nil
	- Tools and Traveller's samples (courier costs)	\$20,000	Nil
	- Home burglary excess benefit	\$500	Nil
	- Identity theft extension	\$15,000	Nil
Section 8 – Alternative Employee/Resumption of Assignment Expenses			
	Alternative employee expenses or resumption of assignment expenses	\$20,000	Nil
Section 9 – Personal Liability			
	Personal liability	\$5,000,000	Nil
	Court attendance benefit (max \$100 per day)	\$1,000	Nil
Section 10 – Rental Vehicle Excess			
	Rental vehicle excess	\$6,000	Nil
	Personal motor vehicle excess	\$2,000	Nil
	Personal vehicle hire		
	- Per week	\$500	Nil
	- Maximum	\$2,500	Nil
Section 11 – Political and Natural Disaster Evacuation			
	Political and Natural Disaster Evacuation	\$20,000	Nil
	Search and Rescue Expenses	\$20,000	Nil
	Aggregate Limit – any one period of insurance	\$100,000	Nil
Section 12 – Death By Natural Causes			
	Death By Natural Causes	\$50,000	Nil
Aggregate Limit of Liability			
	a) Any one period of insurance	\$2,500,000	
	b) Non-scheduled aircraft	\$1,000,000	



Signed: Chantal Tawhai

For and on behalf of Allianz Global Assistance New Zealand Limited on July 2, 2018

This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Global Assistance, Level 3, 1 Byron Avenue, Takapuna, Auckland and is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand ("Allianz"), Level 11, Tower 1, 205 Queen Street, Auckland 1010 (also referred to as "us", "we" or "our").

Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited. The rating scale is AAA Extremely Strong, AA Very Strong, A Strong, BBB Good, BB Marginal, B Weak, CCC Very Weak, R Regulatory Action. Plus (+) or minus (-): Ratings from 'AA' to 'CCC' may be modified by the additional of a plus (+) or minus (-) sign to show relative standings within the major rating categories. An overseas policyholder preference applies. Under Australian law, if Allianz Australia Insurance Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Allianz Australia Insurance Limited's Australian assets to satisfy New Zealand liabilities.

Endorsements:Sporting Endorsement:

Notwithstanding General Exclusion 8, cover is extended to include losses arising from insured person's training for or partaking in Lacrosse, including competing.

The following conditions apply for any claims arising directly or indirectly from such activities:

1. Under Section One, Personal Accident and Sickness; the sum insured is reduced to \$100,000; and
2. There is no cover under Section One, Part B – Weekly benefits – injury, events 25 & 26; and
3. There is no cover under Section One, Part D – Lump sum – broken or fractured bones; and
4. Under Section Four, Medical and Additional Expenses, the excess applicable is \$500 each and every claim; and
5. Cancellation due to an injury sustained when playing Lacrosse in NZ or overseas prior to booked travel incurs, an excess of \$100 is applicable and a maximum benefit payable per person of \$5,000 applies; and
6. Under Section Seven, Baggage/Business Property, there is no cover for sporting equipment whilst in use or left unattended in a public place; and
7. Under Section Eight, Alternative employee/Resumption of Assignment Expenses, we will not indemnify any expenses that arise as a result of an insured person sustaining an injury; and
9. Under Section Nine, Personal Liability is deleted.

Aggregate Limit of Liability

The Aggregate Limit during the period of 07/07/2018 – 22/07/2018 for travel to Israel is increased to \$3,500,000.

Allianz Global Assistance

24 hours a day, 365 days a year worldwide assistance

Call (costs reimbursed):	+64 9 486 9025
Within NZ:	0800 000 638
Policy Number:	713300123
Policy Name:	NZ Lacrosse Association Inc
Policy Type:	Premier Corporate Travel

Premier Corporate Travel Mobile Application:



You can download this on your mobile internet link with this mobile app address:
<http://www.agaapps.co.nz/ca>

The link will allow you to login using the details below:

Policy Number: 713300123

Pin Number: 976616

This will enable you to easily and quickly access information and details about your travel cover, emergency assistance numbers, claims and safe travel updates.

The Mobile App is designed to work on all mobile devices that can access the internet. Make sure you save the Home page to the home screen of your device, where it will always be available.

What Allianz Global Assistance provides:

- Emergency travel assistance
- Emergency medical evacuation
- Payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an insured person
- Medically supervised repatriation
- Repatriation, which will be organised by Allianz Global Assistance by the most appropriate method, including, if necessary, the use of air services
- Assistance in replacing a lost or stolen passport
- Legal assistance
- Payment of other emergency assistance expenses